

## REMARKS

### Status of the Claims

After entry of the foregoing amendments, Claims 20-21, 23-32, 34-37, and 40 are pending in the present application. Claims 20 and 21 are the independent claims. Applicants have amended Claims 20-21, 23-24, 26-32, 34-37, and 40 herein. Applicants have canceled Claim 38 herein without prejudice to, or disclaimer of, the subject matter recited therein. Claims 1-19, 22, 33, and 39 were previously canceled. No new matter has been added.

Unless explicitly stated otherwise, none of the amendments to the claims were made for reasons substantially related to the statutory requirements for patentability. Furthermore, unless stated otherwise, the amendments to the claims were made simply to make express what had been implicit in the claims as originally worded and therefore are not narrowing amendments that would create any type of prosecution history estoppel.

### Claim Rejections

In the Office Action, Claims 20, 21, 23-32, 34-38, and 40 were rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over U.S. Patent Application Publication No. 2004/0039651 to Grunzig et al. (hereinafter "Grunzig"). Applicants respectfully traverse all of the foregoing rejections.

#### A. Independent Claims 20 and 21 are Patentable over Grunzig

Applicants submit that Grunzig does not disclose, teach, suggest, or make obvious at least the features of (1) receiving, at the network subscriber node, a confirmation that a credit has been reserved by the telephone service provider node, the credit stipulated by the transaction data and reserved by debiting an account of the customer, which account is managed at the telephone service provider node; and (2) authorizing the reserved credit to be posted to the transaction service provider via the telephone service provider, as recited in each of independent Claims 20 and 21.

As Applicants understand, Grunzig is directed to a method for securing a transaction on a computer network. According to the method, "a one-time transaction password is transmitted to a service user and transmitted by the service user to a service provider over the computer network to confirm the transaction." (Grunzig at para. 0001). "In case of a successful

comparison [between the transaction password sent to the service user and the transaction password transmitted by the service user], the service user's credit card account is charged." (Grunzig at para. 0030).

Grunzig does not disclose, teach, or suggest any reservation of credit prior to posting such a charge. In addition, Grunzig does not disclose, teach, or suggest that such a reservation involves debiting a customer account that is managed at a telephone service provider node. Instead, Grunzig merely discloses paying for a verified transaction using a customer credit card "in a commonly known, usual way." (Grunzig at para. 0026). A credit card is not an account that is managed at a telephone service provider node.

Therefore, Applicants submit that Grunzig fails to disclose, teach, or suggest at least the features of receiving, at the network subscriber node, a confirmation that a credit has been reserved by the telephone service provider node, the credit stipulated by the transaction data and reserved by debiting an account of the customer, which account is managed at the telephone service provider node, as recited in each of independent Claims 20 and 21. Accordingly, Applicants respectfully submit that independent Claims 20 and 21 are patentable over Grunzig.

B. Dependent Claims 23-32, 34-37, and 40 are Patentable over Grunzig

Each of Claims 23-32, 34-37, and 40 depends directly or indirectly from one of the independent claims discussed above. Accordingly, for at least the reasons discussed previously with respect to Claims 20 and 21, Applicants submit that these dependent claims are likewise patentable over Grunzig. The dependent claims also recite additional features that further define the claimed invention over Grunzig, and Applicants submit that *Grunzig* does not disclose, teach, or suggest integrating any of those additional features into the presently claimed invention. Accordingly, Applicants request separate and individual consideration of each dependent claim.

No Waiver

Applicants have not addressed each specific rejection of the independent and dependent claims because Applicants submit that the independent claims are allowable, as discussed above. Applicants have not acquiesced to any such rejections and reserve the right to address the patentability of any additional claim features in the future.

**CONCLUSION**

The foregoing is submitted as a full and complete response to the Office Action. Applicants submit that this application is in condition for allowance and respectfully request such action. If any issues exist that can be resolved with an Examiner's Amendment or a telephone conference, please contact Applicants' representative at 404-572-2809.

Respectfully submitted,

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